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FILED

08 DEC -5 PM 12:21

CLERK, U.S. DISTRICT COURT
SOUTHERN DISTRICT OF CALIFORNIA

DEPUTY

6 Attorneys for the Plaintiff
 7 Edward F. Debien

8
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 10 **UNITED STATES DISTRICT COURT**
 11 **SOUTHERN DISTRICT OF CALIFORNIA**

EDWARD F. DEBIEN,

Plaintiff,

v.

16 **ASSET ACCEPTANCE, AND WINN**
LAW GROUP,

Defendants.

Case No.:

08 CV 2258 MMA-RBB**Complaint For Damages****Jury Trial Demanded****INTRODUCTION**

- 21 1. The United States Congress has found abundant evidence of the use of
 22 abusive, deceptive, and unfair debt collection practices by many debt
 23 collectors, and has determined that abusive debt collection practices
 24 contribute to the number of personal bankruptcies, to marital instability, to the
 25 loss of jobs, and to invasions of individual privacy. Congress wrote the Fair
 26 Debt Collection Practices Act, 15 U.S.C. § 1692 et seq. (hereinafter
 27 "FDCPA"), to eliminate abusive debt collection practices by debt collectors,
 28 to insure that those debt collectors who refrain from using abusive debt

CR

1 collection practices are not competitively disadvantaged, and to promote
2 consistent State action to protect consumers against debt collection abuses.

- 3 2. The California legislature has determined that the banking and credit system
4 and grantors of credit to consumers are dependent upon the collection of just
5 and owing debts and that unfair or deceptive collection practices undermine
6 the public confidence that is essential to the continued functioning of the
7 banking and credit system and sound extensions of credit to consumers. The
8 Legislature has further determined that there is a need to ensure that debt
9 collectors exercise this responsibility with fairness, honesty and due regard
10 for the debtor's rights and that debt collectors must be prohibited from
11 engaging in unfair or deceptive acts or practices.

- 12 3. Edward F. Debien, (Plaintiff), through Plaintiff's attorneys, brings this action
13 to challenge the actions of Asset Acceptance, and Winn Law Group,
14 ("Defendants"), with regard to attempts by Defendants to unlawfully and
15 abusively collect a debt allegedly owed by Plaintiff, and this conduct caused
16 Plaintiff damages.

- 17 4. Plaintiff makes these allegations on information and belief, with the exception
18 of those allegations that pertain to a plaintiff, or to a plaintiff's counsel, which
19 Plaintiff alleges on personal knowledge.

- 20 5. Unless otherwise stated, Plaintiff alleges that any violations by Defendants
21 were knowing and intentional, and that Defendants did not maintain
22 procedures reasonably adapted to avoid any such violation.

23 JURISDICTION AND VENUE

- 24 6. Jurisdiction of this Court arises pursuant to 28 U.S.C. § 1331, 15 U.S.C. §
25 1692(k), and 28 U.S.C. § 1367 for supplemental state claims.

- 26 7. This action arises out of Defendants' violations of the Fair Debt Collection
27 Practices Act, 15 U.S.C. §§ 1692 et seq. ("FDCPA") and the Rosenthal Fair
28

1 Debt Collection Practices Act, California Civil Code §§ 1788-1788.32
2 (“RFDCPA”).

3 8. Because Defendants do business within the State of California, personal
4 jurisdiction is established.

5 9. Venue is proper pursuant to 28 U.S.C. § 1391(c).

6 **PARTIES**

7 10. Plaintiff is a natural person who resides in the City of Oceanside, County of
8 San Diego, State of California.

9 11. Defendant Asset Acceptance can be found in the State of California.

10 12. Defendant Winn Law Group is located in the City of Fullerton, the County of
11 Orange, and the State of California.

12 13. Plaintiff is obligated or allegedly obligated to pay a debt, and is a “consumer”
13 as that term is defined by 15 U.S.C. § 1692a(3).

14 14. Defendants are persons who use an instrumentality of interstate commerce or
15 the mails in a business the principal purpose of which is the collection of
16 debts, or who regularly collect or attempt to collect, directly or indirectly,
17 debts owed or due or asserted to be owed or due another and are therefore
18 debt collectors as that phrase is defined by 15 U.S.C. § 1692a(6).

19 15. Plaintiff is a natural person from whom a debt collector sought to collect a
20 consumer debt which was due and owing or alleged to be due and owing from
21 Plaintiff, and is a “debtor” as that term is defined by California Civil Code §
22 1788.2(h).

23 16. Defendants, in the ordinary course of business, regularly, on behalf of
24 themselves, or others, engage in debt collection as that term is defined by
25 California Civil Code § 1788.2(b), are therefore debt collectors as that term is
26 defined by California Civil Code § 1788.2(c).

27 17. This case involves money, property or their equivalent, due or owing or
28 alleged to be due or owing from a natural person by reason of a consumer

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San Diego, California

1 credit transaction. As such, this action arises out of a consumer debt and
2 "consumer credit" as those terms are defined by Cal. Civ. Code § 1788.2(f).

3 **FACTUAL ALLEGATIONS**

4 18. At all times relevant to this matter, Plaintiff was an individual residing within
5 the State of California.

6 19. At all times relevant, Defendants conducted business within the State of
7 California.

8 20. Sometime before September 29, 2008, Plaintiff is alleged to have incurred
9 certain financial obligations.

10 21. These financial obligations were primarily for personal, family or household
11 purposes and are therefore a "debt" as that term is defined by 15 U.S.C.
12 §1692a(5).

13 22. These alleged obligations were money, property, or their equivalent, which is
14 due or owing, or alleged to be due or owing, from a natural person to another
15 person and are therefore a "debt" as that term is defined by California Civil
16 Code §1788.2(d), and a "consumer debt" as that term is defined by California
17 Civil Code §1788.2(f).

18 23. Sometime thereafter, but before September 29, 2008, Plaintiff allegedly fell
19 behind in the payments allegedly owed on the alleged debt. Plaintiff currently
20 takes no position as to the validity of this alleged debt.

21 24. Subsequently, but before September 29, 2008, the alleged debt was assigned,
22 placed, or otherwise transferred, to Defendants for collection.

23 25. On or about September 29, 2008, Defendants filed a limited civil complaint in
24 Superior Court of California, San Diego County case no.: 37-2008-00058152-
25 CL-CL-NC, seeking payment of an alleged debt in the amount of \$5,283.21.

26 26. Plaintiff is informed and believes, and thereon alleges that defendants initiated
27 this current action well outside the statute of limitations allowed by California
28 Law.

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27. This action was an unfair or unconscionable attempt to collect an alleged debt as well as an attempt to collect a debt not permitted by law violating, 15 U.S.C. § 1692f, and 15 U.S.C. § 1692f(1).

28. Plaintiff is informed and believes, and thereon alleges that the lawsuit filed by Defendants was initiated without any reasonable inquire into the facts or merits of the allegation. As such this action by defendant violated 15 U.S.C. §§ 1692e, 1692e(10), and 1692f.

29. Because this violated certain portions of the federal Fair Debt Collection Practices Act as these portions are incorporated into the Rosenthal Fair Debt Collections Practices Act, through Cal. Civ. Code § 1788.17 this conduct or omission violated Cal. Civ. Code § 1788.17.

CAUSES OF ACTION

COUNT I

VIOLATIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT

15 U.S.C. §§ 1692 ET SEQ.

30. Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.

31. The foregoing acts and omissions constitute numerous and multiple violations of the FDCPA, including but not limited to each and every one of the above-cited provisions of the FDCPA, 15 U.S.C. § 1692 et seq.

32. As a result of each and every violation of the FDCPA, Plaintiff is entitled to any actual damages pursuant to 15 U.S.C. § 1692k(a)(1); statutory damages in an amount up to \$1,000.00 pursuant to 15 U.S.C. § 1692k(a)(2)(A); and, reasonable attorney's fees and costs pursuant to 15 U.S.C. § 1692k(a)(3) from each and every defendant, jointly and severally.

COUNT II

VIOLATIONS OF THE ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT

CAL. CIV. CODE §§ 1788-1788.32

33. Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.

34. The foregoing acts and omissions constitute numerous and multiple violations of the RFDCPA.

35. As a result of each and every violation of the RFDCPA, Plaintiff is entitled to any actual damages pursuant to Cal. Civ. Code § 1788.30(a); statutory damages for a knowing or willful violation in the amount up to \$1,000.00 pursuant to Cal. Civ. Code § 1788.30(b); and reasonable attorney's fees and costs pursuant to Cal. Civ. Code § 1788.30(c) from each and every defendant, jointly and severally.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff prays that judgment be entered against Defendants, and Plaintiff be awarded damages from each and every defendant, as follows:

COUNT I

FAIR DEBT COLLECTION PRACTICES ACT

15 U.S.C. §§ 1692 ET SEQ.

36. An award of actual damages pursuant to 15 U.S.C. § 1692k(a)(1);

37. An award of statutory damages of \$1,000.00 pursuant to 15 U.S.C. § 1692k(a)(2)(A);

38. An award of costs of litigation and reasonable attorney's fees, pursuant to 15 U.S.C. § 1692k(a)(3).

COUNT II

ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT

CAL. CIV. CODE §§ 1788-1788.32

39. An award of actual damages pursuant to California Civil Code § 1788.30(a);

40. An award of statutory damages of \$1,000.00 pursuant to Cal. Civ. Code § 1788.30(b);

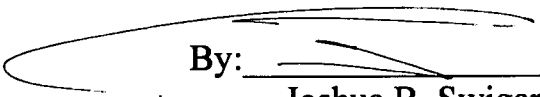
41. An award of costs of litigation and reasonable attorney's fees, pursuant to Cal.
Civ. Code § 1788.30(c).

TRIAL BY JURY

42. Pursuant to the seventh amendment to the Constitution of the United States of
America, Plaintiff is entitled to, and demands, a trial by jury.

Date: 12/1/08

Hyde & Swigart

By: 
Joshua B. Swigart
Attorneys for the Plaintiff

HYDE & SWIGART
San Diego, California

JS 44 (Rev. 12/07)

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

I. (a) PLAINTIFFS

Edward F. Deblen

(b) County of Residence of First Listed Plaintiff San Diego

(EXCEPT IN U.S. PLAINTIFF CASES)

(c) Attorney's (Firm Name, Address, and Telephone Number)

Hyde & Swigart
411 Camino Del Rio South Suite 301, San Diego, CA 92108

DEFENDANTS

Asset Acceptance and Winn Law Group

County of Residence of First Defendant

(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, LIST THE LOCATION OF THE LAND INVOLVED.

Attorneys (If Known)

08 CV 2258 MMA RBB

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

- ☐ 1 U.S. Government Plaintiff ☒ 3 Federal Question (U.S. Government Not a Party)
- ☐ 2 U.S. Government Defendant ☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

- | | PTF | DEF | | PTF | DEF |
|---|----------------------------|----------------------------|---|----------------------------|----------------------------|
| Citizen of This State | <input type="checkbox"/> 1 | <input type="checkbox"/> 1 | Incorporated or Principal Place of Business in This State | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State | <input type="checkbox"/> 2 | <input type="checkbox"/> 2 | Incorporated and Principal Place of Business in Another State | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |

IV. NATURE OF SUIT (Place an "X" in One Box Only)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excl. Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	PERSONAL INJURY <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury PERSONAL INJURY <input type="checkbox"/> 362 Personal Injury - Med. Malpractice <input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability PERSONAL PROPERTY <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 610 Agriculture <input type="checkbox"/> 620 Other Food & Drug <input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 630 Liquor Laws <input type="checkbox"/> 640 R.R. & Truck <input type="checkbox"/> 650 Airline Regs. <input type="checkbox"/> 660 Occupational Safety/Health <input type="checkbox"/> 690 Other LABOR <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Mgmt. Relations <input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Empl. Ret. Inc. Security Act IMMIGRATION <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 463 Habeas Corpus - Alien Detainee <input type="checkbox"/> 465 Other Immigration Actions	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 PROPERTY RIGHTS <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark SOCIAL SECURITY <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSD Title XVI <input type="checkbox"/> 865 RSI (405(g)) FEDERAL TAX SUITS <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	<input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 810 Selective Service <input type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 875 Customer Challenge 12 USC 3410 <input checked="" type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 892 Economic Stabilization Act <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 894 Energy Allocation Act <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice <input type="checkbox"/> 950 Constitutionality of State Statutes
REAL PROPERTY <input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	CIVIL RIGHTS <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 444 Welfare <input type="checkbox"/> 445 Amer. w/Disabilities - Employment <input type="checkbox"/> 446 Amer. w/Disabilities - Other <input type="checkbox"/> 440 Other Civil Rights	PRISONER PETITIONS <input type="checkbox"/> 510 Motions to Vacate Sentence <input type="checkbox"/> Habeas Corpus: <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition		

V. ORIGIN

(Place an "X" in One Box Only)

- ☒ 1 Original Proceeding ☐ 2 Removed from State Court ☐ 3 Remanded from Appellate Court ☐ 4 Reinstated or Reopened ☐ 5 Transferred from another district (specify) ☐ 6 Multidistrict Litigation ☐ 7 Appeal to District Judge from Magistrate Judgment

VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

15 U.S.C. § 1692 et seq.
FDCPA

VII. REQUESTED IN COMPLAINT:

☐ CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23

DAMAGES \$75,000

CHECK YES only if demanded in complaint:

JURY DEMAND: ☒ Yes ☐ No

VIII. RELATED CASE(S) IF ANY

(See instructions):

JUDGE

DOCKET NUMBER

DATE

12/5/08

SIGNATURE OF ATTORNEY OF RECORD

FOR OFFICE USE ONLY

RECEIPT #

157184

AMOUNT

\$350

APPLYING IFP

JUDGE

MAG. JUDGE

CR

**UNITED STATES
DISTRICT COURT**
SOUTHERN DISTRICT OF CALIFORNIA
SAN DIEGO DIVISION

157789 - TC

**December 05, 2008
12:38:40**

Civ Fil Non-Pris

USAO #: 08CV2258 *gr*
Amount.: \$350.00 CK
Check#: 2724

Total-> \$350.00

FROM: DEBIEN
VS
ASSET ACCEPTANCE